



State Of California
Business, Transportation And Housing Agency
DEPARTMENT OF CORPORATIONS
California's Investment and Financing Authority

www.corp.ca.gov

Arnold Schwarzenegger
Governor

William P. Wood
California Corporations Commissioner

DATE April 21, 2004

RELEASE No. 52-FS (Revised)

**APPLICATIONS FOR LICENSE UNDER THE CALIFORNIA
DEFERRED DEPOSIT TRANSACTION LAW**

The purpose of this release is to provide notice of the applications for a license under the California Deferred Deposit Transaction Law ("CDDTL") as enacted by Senate Bill 898 (Chapter 777, Statutes 2002) and amended by Assembly Bill 971 (Chapter 17, Statutes 2004). The CDDTL will become operative on December 31, 2004 (or earlier if the date is changed by Executive Order of the Governor pursuant to the authority provided by Assembly Bill 971 (Chapter 17, Statutes 2004)).

Under the CDDTL, the responsibility for licensing and regulating persons engaged in the business of deferred deposit transactions was transferred from the Department of Justice to the Department of Corporations. A deferred deposit is a transaction conducted pursuant to a written agreement that defers the depositing of a consumer's personal check until a specific date, as provided by Financial Code Section 23035. (See Financial Code Section 23001(a).)

The CDDTL prohibits any person from engaging in deferred deposit transactions, as specified, without first obtaining a license from the Department of Corporations. (See Financial Code Section 23005.) The application forms may be obtained through the Department of Corporations' website at www.corp.ca.gov or at any of the Department of Corporations' office locations.

Those persons who held a permit from the Department of Justice prior to January 1, 2003 and made deferred deposits prior to January 1, 2003, were required to submit a license application with the appropriate fees and pay the initial assessment on or before **May 15, 2003**. (See Financial Code Section 23100.) That deadline does not apply to all other applicants, but an application for each location must still be submitted to the Department of Corporations with enough time to process for those seeking to conduct deferred deposit transactions on or after December 31, 2004 (or earlier if the operative date is changed by Executive Order of the Governor).

All application information should be submitted to the Department of Corporations' Los Angeles Office:

Department of Corporations
320 West 4th Street, Suite 750
Los Angeles, CA 90013-2344

Questions regarding the license applications may be directed to the Department of Corporations at 1-866-275-2677 (866-ASK-CORP).

WILLIAM P. WOOD
California Corporations Commissioner

By _____
TIMOTHY L. Le BAS
Deputy Commissioner and General Counsel
Office of Law and Legislation
(916) 322-3553

DEPARTMENT OF CORPORATIONS

California's Investment and Financing Authority



WILLIAM P. WOOD

California Corporations Commissioner

Sacramento, California

**NOTICE OF APPLICATION REQUIREMENTS UNDER
THE CALIFORNIA DEFERRED DEPOSIT TRANSACTION LAW**

(TO BE SUBMITTED WITH APPLICATION)

1. Please indicate the name and address/business location of the applicant seeking a license under the California Deferred Deposit Transaction Law. (Each individual mobile unit is considered a separate business location requiring a license.)

(Applicant)

(Number and Street) (City) (State) (Zip Code)

2. Please indicate the name, address, title, and telephone number of the person who should be contacted regarding the information provided herein on behalf of the applicant.

(Name) (Title) (Telephone Number)

(Number and Street) (City) (State) (Zip Code)

3. Did the applicant hold a valid permit for this location, issued by the Department of Justice pursuant to Civil Code Section 1789.37, prior to January 1, 2003,

AND

Has the applicant been making deferred deposits prior to January 1, 2003?

Yes No

4. If the answer to question number 3 of this Notice is “Yes,” pursuant to Financial Code Section 23100, the applicant is required to do the following before engaging in the business of deferred deposits on or after December 31, 2004 (or earlier if the operative date of the law is changed by Executive Order of the Governor):

- Pay the initial assessment **for each location** (Notice of Initial Assessment may be obtained from the Department of Corporations),

AND

- Submit a license application to the Department of Corporations along with the \$300 license fee (\$200 application fee and \$100 investigation fee pursuant to Financial Code Section 23006) **for each location**.

* Please note that persons intending to engage in the business of deferred deposits on or after December 31, 2004 (or earlier if the operative date of the law is changed by Executive Order of the Governor), who held a check cashing permit from the Attorney General on or before January 2003 and who fail to submit a license application or pay a license fee on or before May 15, 2003, shall upon the request of the Commissioner and applying for a license, forfeit an additional sum of \$25 for every day or part of a day that the submission or payment is delayed or withheld, **for each location**. (Financial Code Section 23100(b).)

5. If the answer to question number 3 of this Notice is “No,” the applicant is required to do the following in order to engage in the business of deferred deposits on or after December 31, 2004 (or earlier if the operative date of the law is changed by Executive Order of the Governor):

- Submit a license application to the Department of Corporations along with the \$300 license fee (\$200 application fee and \$100 investigation fee pursuant to Financial Code Section 23006) **for each location**.

* Please note that although applicants who answer “No” to question number 3 are not required to pay the *initial* assessment for the fiscal year of 2003-2004 as part of the application, all licensees are required to pay the *annual* assessment each year. (See Financial Code Sections 23100 and 23016.)

6. SURETY BONDS: There may be a delay in the issuance of a license if a copy of the surety bond is not provided within a sufficient amount of time to process.

7. All the information provided for the applicant will be verified for accuracy with the Department of Justice.

8. LICENSE APPLICATIONS WILL BE PROCESSED IN THE ORDER RECEIVED.

9. ALL APPLICATIONS (WITH APPROPRIATE FEES), NOTICE OF APPLICATION REQUIREMENTS, AND ASSESSMENT PAYMENTS (IF APPLICABLE) SHOULD BE SUBMITTED TO THE DEPARTMENT OF CORPORATION'S LOS ANGELES OFFICE:

**Department of Corporations
320 West 4th Street, Suite 750
Los Angeles, CA 90013-2344**

For any questions, contact the Department of Corporations at:

**(866) ASK-CORP
1-866-275-2677**

The applicant hereby acknowledges having read this notice and certifies that the information provided herein for the applicant is true and correct.

Date:

Signature

Print Name and Title

DEPARTMENT OF CORPORATIONS
California's Investment and Financing Authority



WILLIAM P. WOOD
 California Corporations Commissioner
 Los Angeles, California

**NOTICE OF INITIAL ASSESSMENT UNDER THE
 CALIFORNIA DEFERRED DEPOSIT TRANSACTION LAW**

**TO: All applicants required to pay the initial assessment pursuant to
 Financial Code Section 23100**

INITIAL ASSESSMENT FOR THE 2003-2004 FISCAL YEAR:

Name of Applicant: _____

Fictitious Business Name: _____

Applicant's Mailing Address: _____

The initial assessment for each business location is \$450.00. To compute the initial assessment due, complete the following:

_____	x	\$ 450.00	=	\$ _____
(Number of Business Locations)		(Annual Assessment per Business Location)		Total Amount Due for Applicant's Initial Assessment

Payable to: Department of Corporations
 320 West 4th Street, Suite 750
 Los Angeles, CA 90013-2344

Due: On or before May 15, 2003

For any questions, contact the Department of Corporations at:

866-ASK-CORP
1-866-275-2677

**THE INITIAL ASSESSMENT IS NOT REFUNDABLE.
 DO NOT SEND CASH.**

(Department of Corporations Use Only)

DEPARTMENT OF CORPORATIONS

Fee Paid \$ _____

File No. _____

Receipt No. _____

**STATE OF CALIFORNIA
DEPARTMENT OF CORPORATIONS**

**APPLICATION FOR A LICENSE UNDER THE
CALIFORNIA DEFERRED DEPOSIT TRANSACTION LAW**

The application **must be accompanied** by a fee of \$300, which includes an application fee of \$200 and an investigation fee of \$100, both of which are **non-refundable**. (Financial Code Section 23006.) The application (together with the fee payable to the Department of Corporations) must be filed in the Los Angeles office of the Department of Corporations, located at 320 West 4th Street, Suite 750, Los Angeles, CA 90013-2344.

The Department of Corporations has established time periods for the processing of permit applicants as required by the Permit Reform Act (Government Code Section 15374, et seq.). These time periods are set forth in the regulations of the Department of Corporations at Financial Code Section 23011(c). Failure to comply with these time periods may be appealed to the Secretary of Business, Transportation and Housing Agency, 980 9th Street, Suite 2450, Sacramento, CA 95814-2719, pursuant to the regulations of the Secretary set forth in Chapter 6 (commencing with Section 7600) of Title 21 of the California Code of Regulations. Under certain circumstances, the Secretary may require the Department of Corporations to reimburse the applicant for the filing fees paid in connection with the application.

1. Name of applicant: _____

Fictitious Business Name: _____

2. Applicant is organized and will do business as (check as applicable):

an individual

a partnership

a corporation

a limited liability company

other (please specify)

3. Applicant's licensed place of business shall be (Financial Code Section 23020):

(Number and Street) (City) (County) (State) (Zip)

Provide the following additional information for any mobile unit location:

(Manufacturer) (Model) (Year) (Color) (Vehicle ID No. (VIN))

(License Plate No.) (Applicant Identifier (if any))

Proposed area in which the mobile unit will operate: _____

4. The following **must be completed** if the applicant is an:

Individual:

The **FULL** first, middle and last name (if no middle name, so indicate) of the individual.

(Name)

Those applying for a license as an individual must complete the enclosed form entitled Statement of Citizenship, Alienage, and Immigration Status. (See Exhibit D.)

5. The following **must be completed** if the applicant is a:

General Partnership Limited Partnership

The partnership applicant was organized on _____ in the State of _____. (Date)

The **FULL** first, middle (if no middle name, so indicate) and last name, and complete business address **MUST** be given for each general partner. Indicate if a general partner is the managing general partner.

(Name)

(Number and Street) (City) (State) (Zip)

(Name)

(Number and Street) (City) (State) (Zip)

(Name)

(Number and Street) (City) (State) (Zip)

(Please see Item 6 for persons owning or controlling, directly or indirectly, 10% or more of the outstanding interests. (See Financial Code Section 23008.))

6. The following **must be completed** if the applicant is a:

- Corporation Limited Liability Company
 Trust Other: _____

Applicant was organized on _____ in the State of _____.
(Date)

Indicate if any of the following positions do not exist within the entity selected above. For those positions within the entity, the **FULL** first, middle (if no middle name, so indicate) and last name, **MUST** be given for each person(s) occupying the positions listed below: (Attach additional sheets, if necessary.)

President/Chief Executive Officer:

(Name)

Executive Vice President/Vice President:

(Name)

(Name)

Secretary:

(Name)

Treasurer/Chief Financial Officer:

(Name)

Directors:

(Name)

(Name)

(Name)

Manager(s)/Member(s) (i.e., a manager member of an association, or a manager appointed or elected by the members of a limited liability company):

(Name)

(Name)

(Name)

Trustee(s):

(Name)

(Name)

(Name)

Any other officer with direct responsibility for the conduct of applicant's deferred deposit activity within the state:

(Name)

(Name)

(Name)

List any person, as defined in Financial Code Section 23001 (other than those persons listed above), that owns or controls, directly or indirectly, 10% or more of the applicant. (See Financial Code Section 23008):

(Name)

(Name)

(Name)

The **FULL** first, middle (if no middle name, so indicate), last name, complete business address, telephone number, and e-mail address, if any, must be given for each of the person(s) who will be in charge of the place of business.

(Name) (Telephone no.) (E-mail Address)

(Number and Street) (City) (State) (Zip)

(Name)	(Telephone no.)	(E-mail Address)	
(Number and Street)	(City)	(State)	(Zip)

7. Has the applicant been subject to any administrative action in California or any other state? If so, please provide details and attach a copy of any action. If NONE, so state. (Attach additional sheets, if necessary.)

8. Please provide the name, address, and telephone number of the bonding agent to whom the Department can direct questions regarding the surety bond required in Exhibit B below.

(Bonding Agent)	(Telephone no.)		
(Number and Street)	(City)	(State)	(Zip)

9. Please provide a short description of your business plan. _____

10. The following items **MUST BE** provided as Exhibits to the application:

EXHIBIT A. Please provide financial statements, including a balance sheet of the applicant as of a date not more than ninety days prior to the date this application is filed, that indicate a minimum net worth of \$25,000. (Financial Code Section 23007; the balance sheet may be unaudited.)

EXHIBIT B. Please provide a copy of a surety bond, including any and all riders and endorsements, in the amount of \$25,000. The bond has to be in effect prior to the issuance of a license. Instructions and surety bond form acceptable to the Department of Corporations are enclosed. (Financial Code Section 23013.)

EXHIBIT C. Please provide, for each person named in Items 4, 5, and 6 of this application, a Statement of Identity and Questionnaire, form enclosed (Financial Code Section 23008), along with a fingerprint card obtained from the California Department of Corporations and the cost of

fingerprint processing (Financial Code Section 23006). Check cashers that held a valid permit prior to January 1, 2003 issued pursuant to Civil Code Section 1789.37, that have been making deferred deposits prior to January 1, 2003 and that have fingerprint information on file with the Department of Justice, must provide a Statement of Identity and Questionnaire but do not need to provide new fingerprint cards for persons who already have their cards on file with the Department of Justice. (Financial Code Section 23100.)

EXHIBIT D. FOR INDIVIDUAL APPLICANTS ONLY. Please complete the enclosed form entitled "Statement of Citizenship, Alienage, and Immigration Status For Application of Department of Corporations License or Certificate." (Title 10 C.C.R. Section 250.61.)

EXHIBIT E. Please retain the enclosed form entitled "Licensee Authorization of Disclosure of Financial Records" and complete and return it to the Corporations Commissioner upon receipt of the license. A person named in Items 4, 5, or 6 of this application who is authorized to sign on behalf of the licensee must sign this form. (Financial Code Sections 23005(b), 23024.)

EXHIBIT F. If the applicant will be doing business under a fictitious business name, provide a copy of the Certificate of Filing and Proof of Publication, **both of which bear the County Clerk's filing stamp.** Refer to Section 17000 of the Business and Professions Code for the requirements of filing this statement. (Financial Code Section 23023.)

EXHIBIT G. Please submit the following if the applicant is incorporated in the State of California (*domestic* corporation):

1. An **ORIGINAL** certificate of good standing or qualification duly executed not more than sixty days before filing this application by the Secretary of State of California showing that the applicant is authorized to do business in this State. **The certificate must also indicate the original date of incorporation.** (Financial Code Sections 23005(b), 23015.)
2. A copy of the notice filed with the Department of Corporations that the initial issuance of shares of stock was entitled to an exemption pursuant to Section 25102 of the Corporations Code or was qualified for issuance in some other manner. (Financial Code Sections 23005(b), 23015.)

EXHIBIT H. Please submit the following if the applicant is incorporated outside of the State of California (*foreign* corporation): (Financial Code Sections 23005(b), 23015.)

1. A certificate of good standing or qualification duly executed not more than sixty days before filing this application by the Secretary of State of the foreign state, or other proper authority showing that the applicant is authorized to transact business in that state. **The certificate must also indicate the original date of incorporation.**
2. A certificate of good standing or qualification duly executed not more than sixty days before the filing of this application by the Secretary of State of California showing that the applicant is authorized to do business in California.
3. A Consent to Service of Process (form enclosed). Service made pursuant to the terms of the consent to service of process shall have the same force and validity as if served personally on the applicant.

4. Name and address of the principal agent in California.

EXHIBIT I. If the applicant is a **Trust, Limited Partnership or Limited Liability Company** (*domestic* business entity) submit an **ORIGINAL** certificate of good standing, qualification, or other document duly executed not more than sixty days before filing this application by the Secretary of State of California showing that the applicant is authorized to do business in this State. **The certificate must also indicate the original date of incorporation.** (Financial Code Sections 23005(b), 23015.)

EXHIBIT J. Please submit the following if the applicant is a **Trust, Limited Partnership or Limited Liability Company** organized outside of the State of California (*foreign* business entity): (Financial Code Sections 23005(b), 23015.)

1. A certificate of good standing or qualification duly executed not more than sixty days before filing this application by the Secretary of State of the foreign state, or other proper authority showing that the applicant is authorized to transact business in that state. **The certificate must also indicate the original date of incorporation.**
2. A certificate of good standing or qualification duly executed not more than sixty days before the filing of this application by the Secretary of State of California showing that the applicant is authorized to do business in California.
3. A Consent to Service of Process (form enclosed). Service made pursuant to the terms of the consent to service of process shall have the same force and validity as if served personally on the applicant.
4. Name and address of the principal agent in California.

EXHIBIT K. DECLARATION REGARDING LAW AND RULES. Please complete and attach the enclosed declaration regarding the applicant's knowledge of the Deferred Deposit Transaction Law and Rules. Only one responsible officer or director is required to complete this form.

EXHIBIT L: DECLARATION PURSUANT TO FINANCIAL CODE SECTION 23037(i). Please complete and attach the enclosed declaration regarding offering, arranging, acting an agent for, or assisting a deferred deposit originator in the making of a deferred deposit transaction. Only one responsible officer or director is required to complete this form.

**STATE OF CALIFORNIA
DEPARTMENT OF CORPORATIONS**

EXHIBIT B

INSTRUCTIONS FOR FILING OF SURETY BOND

The attached form contains the approved format for the Surety Bond as required by Financial Code Section 23013. Every company is required to obtain and maintain a surety bond.

A copy of the surety bond must be filed and must include of all of the following:

1. The signature of the attorney-in-fact for the surety company.
2. A notarial jurat for the attorney-in-fact.
3. A power of attorney from the surety company.
4. Legal name of the licensee. Business name(s), if applicable, may also be included.
5. The signature of the licensee.
6. The notarial jurat for the signature of the licensee.

BEFORE THE
DEPARTMENT OF CORPORATIONS
OF THE
STATE OF CALIFORNIA
EXHIBIT B

SURETY BOND OF DEFERRED DEPOSIT TRANSACTION LAW LICENSEE
FINANCIAL CODE SECTION 23013

Bond No. _____

KNOW ALL MEN BY THESE PRESENTS:

That we _____,

as Principal, whose address for service is

(Street Address, City, State and ZIP Code)

and _____, a corporation, created, organized and existing under and by virtue of the laws of the State of _____ and an admitted Surety insurer authorized to transact a general Surety business in the State of California, as Surety whose address for service

is _____,
(Street Address, City, State and ZIP Code)

are held and firmly bound unto the Commissioner of Corporations of the State of California, for the use thereof and for the use of any person or persons who may have a cause of action against the Principal under the provisions of the California Deferred Deposit Transaction Law and all laws amendatory thereof and supplementary thereto now and hereafter enacted, in the total aggregate penal sum of _____ Dollars (\$ _____) (see Financial Code Section 23013), lawful money of the United States of America, to be paid to the Commissioner of Corporations of the State of California, or to any person or persons, for the use and benefit aforesaid, for which payment well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally firmly by these presents.

The condition of the above obligation is such that--

WHEREAS, the above-named Principal has made application to the Commissioner of Corporations of the State of California for a license to engage in business under and pursuant to the provisions of the California Deferred Deposit Transaction Law, and is required under the provisions of the California Deferred Deposit Transaction Law to furnish a bond in the sum above named, conditioned as herein set forth:

NOW, THEREFORE, the Principal, and any and all agents and employees representing the Principal, shall faithfully conform to and abide by the provisions of the California Deferred Deposit Transaction Law and all laws amendatory thereof and supplementary thereto now and hereafter enacted, and of all rules and regulations lawfully made by the Commissioner of Corporations of the State of California under the California Deferred Deposit Transaction Law and shall honestly and faithfully apply all funds received and shall faithfully and honestly perform all obligations and undertakings under the California Deferred Deposit Transaction Law, and shall pay to the Commissioner of Corporations of the State of California and to any person or persons, for the use and benefit aforesaid, any and all moneys which become due or owing the State or to any such person or persons from the Principal under and by virtue of the provisions of the California Deferred Deposit Transaction Law.

This bond is subject to the following provisions:

1. That any person who sustains an injury covered by this bond may, in addition to any other remedy that he or she may have, bring an action in his or her own name upon this bond for the recovery of any damages sustained by him or her.
2. That the total aggregate liability of the Surety or sureties herein shall be limited to the payment of _____ Dollars (\$ _____) (insert amount of the bond).

3. This bond may be canceled by the Surety in accordance with the provisions of Sections 996.320 and 996.330 of the Code of Civil Procedure of the State of California.

4. That, in the event either the Principal and/or the Surety under this bond are served with notice of any action commenced against the Principal or the Surety under the bond, the Principal and Surety as each is served with notice of action shall respectively and, within 10 days, give written notice of the filing of such action to the Commissioner of Corporations of the State of California, at the Los Angeles office of the Department of Corporations.

5. That, in the event the Surety under this bond makes full or partial payment on this bond the Surety shall immediately give written notice of such full or partial payment to the Commissioner of Corporations of the State of California, at the Los Angeles office of the Department of Corporations.

6. That the effective date of this bond shall be _____.

Signature of Principal

Typed or Printed Name of Principal

Executed at (City and State)

I certify (or declare) under penalty of perjury that I have executed the foregoing bond under an unrevoked power of Attorney.

Executed in _____ on _____
(City and State) (Date)

under the laws of the State of California.

Signature of Attorney-in-Fact
for Surety

Printed or typed name of
Attorney-in-Fact for Surety

ALL OF THE ABOVE SIGNATURES MUST BE NOTARIZED

**STATE OF CALIFORNIA
DEPARTMENT OF CORPORATIONS**

EXHIBIT C

File No., if applicable _____

Licensee (Company Name) _____

(Insert Department of Corporations file number, if any, and the name of the licensee (company) to which this Statement of Identity and Questionnaire relates.)

This document (together with any fingerprint cards) shall be treated by the Department of Corporations as being received in confidence pursuant to paragraph (4) of subdivision (d) of Section 6254 of the Government Code.

STATEMENT OF IDENTITY AND QUESTIONNAIRE

Exact Full Name _____
(Please Print) First Name Middle Name Last Name
(Do not use initials or nicknames)

Position to be filled in connection with the preparation of this questionnaire *(e.g. Officer, Director, Manager, etc.)*.

Sex _____ Hair _____ Eyes _____ Height _____ Weight _____

Birthdate _____ Birthplace _____

Social Security or Taxpayer's Identification No. _____ California Driver's License No. if applicable _____

NOTE: See Commissioner's Release 2-G, attached, regarding whether or not furnishing the social security number is mandatory or voluntary and for a description of the use made of that information.

Residence Phone No. _____ Business Phone No. _____ Hours of Employment _____

1. Residence addresses for the last 10 years:

From	To	Street	City	State
	Present			

NOTE: Attach separate schedule if space is not adequate

2. Employment for the last 10 years:

From	To	Employer Name and Address	Occupation and Duties
	Present		

NOTE: Attach separate schedule if space is not adequate.

3. Have you ever been named in any order, judgment or decree of any court or any governmental agency or administrator, temporarily or permanently restraining or enjoining you from engaging in or continuing any conduct, practice or employment?

[] Yes [] No

If the answer is "Yes" give details:

4. Have you ever been refused a license to engage in any business in this state or any other state, or has any such license ever been suspended or revoked?

[] Yes [] No

If the answer is "Yes" give details:

5. **Have you ever been convicted of or pleaded nolo contendere to a misdemeanor or felony other than traffic violations?**

NOTE: "Convicted" includes a verdict of guilty by judge or jury, a plea of guilty or of nolo contendere or a forfeiture of bail. All convictions must be disclosed even if the plea or verdict was thereafter set aside and the charges against you dismissed or expunged or if you have been pardoned. Convictions occurring while you were a minor must be disclosed unless the record of conviction has been sealed under Section 1203.45 of the California Penal Code or Section 781 of the California Welfare and Institution Code.

[] Yes [] No

If the answer is "Yes" give details:

6. Have you ever been a defendant in a civil court action other than divorce, condemnation or personal injury?

Yes

No

If the answer is "Yes" please complete the following:

Date of suit _____ Location of court _____

Nature of suit _____

7. Have you ever been a subject of a bankruptcy or a petition in bankruptcy?

Yes

No

If the answer is "Yes" give date, title of case, location of bankruptcy filing:

8. Have you ever been refused a bond, or have you ever had a bond revoked or canceled?

Yes

No

If the answer is "Yes" give details:

9. Have you ever changed your name or ever been known by any name other than that herein listed?

(Including a woman's maiden name)

Yes

No

If so, explain. Change in name through marriage or court order should also be listed. EXACT DATE OF EACH NAME CHANGE MUST BE LISTED.

10. Have you ever done business under a fictitious firm name either as an individual or in the partnership or corporate form?

Yes

No

If the answer is "Yes" set forth particulars:

NOTE: Attach separate schedule if space is not adequate.

This statement will be considered confidential information and will be filed and maintained as part of the confidential records not subject to public inspection.

VERIFICATION

I, the undersigned, state that I am the person named in the foregoing Statement of Identity and Questionnaire; that I have read and signed said Statement of Identity and Questionnaire and know the contents thereof, including all exhibits attached thereto; and that the statements made therein, including any exhibits attached thereto; are true.

I certify/declare under penalty of perjury that the foregoing is true and correct.

Executed at _____ (City)

(County) (State)

this _____ day of _____, 20_____.

(Signature of Declarant)

State of _____)

County of _____)

Date _____, 20_____

at _____

(Signature of Affiant)

Subscribed and sworn to before me

_____, 20_____

Notary Public in and for said County and State

NOTE: This verification may be made either before a Notary Public or as a declaration under penalty of perjury. This form MUST be executed before a notary public if it is executed OUTSIDE the State of California.

STATE OF CALIFORNIA
DEPARTMENT OF CORPORATIONS
Exhibit D
STATEMENT OF CITIZENSHIP, ALIENAGE, AND IMMIGRATION STATUS
FOR APPLICATION OF DEPARTMENT OF CORPORATIONS
LICENSE OR CERTIFICATE

Print Name of Applicant (the applicant is the individual who wants the license or certificate).	Date
Print Name of Person Acting for Applicant, if any.	Relationship to Applicant

LICENSES AND CERTIFICATES TO CITIZENS AND ALIENS

Citizens and nationals of the United States who meet all eligibility requirements and apply for a license or certificate must fill out Sections A and D of this form.

Aliens who meet all eligibility requirements and apply for a license or certificate must complete Sections A, B, C (if applicable), and D of this form.

SECTION A: CITIZENSHIP/IMMIGRATION STATUS DECLARATION

1. Is the applicant a citizen or national of the United States?
Yes ____ No ____

If the answer to the above question is "Yes", where was he/she born?

(City/State)

2. To establish citizenship or nationality, please submit one of the documents on List A (attached hereto), which must be legible and unaltered to establish proof.

IF YOU ARE A CITIZEN OR NATIONAL OF THE UNITED STATES, PROCEED DIRECTLY TO SECTION D. IF YOU ARE AN ALIEN, PLEASE COMPLETE SECTION B, SECTION C (IF APPLICABLE), AND SECTION D.

SECTION B: ALIEN STATUS DECLARATION

IMPORTANT: Please indicate the applicant's alien status below, and submit documents evidencing such status. The alien status documents listed for each category are the most commonly used documents that the United States Immigration and Naturalization Service (INS) provides to aliens in those categories. You can provide other acceptable evidence of your alien status even if not listed below.

1. An alien lawfully admitted for permanent residence under the Immigration and Naturalization Act (INA). Evidence includes: []
 - INS Form I-551 (Alien Registration Receipt Card, commonly known as a "green card"); or

- Unexpired Temporary I-551 stamp in foreign passport or on INS Form I-94.
2. An alien who is granted asylum under Section 208 of the INA. []
Evidence includes:
- INS Form I-94 annotated with stamp showing grant of asylum under Section 208 of the INA;
 - INS Form I-688B (Employment Authorization Card) annotated "274a.12(a)(5)";
 - INS Form I-766 (Employment Authorization Document) annotated "A5";
 - Grant letter from the Asylum Office of INS; or
 - Order of an immigration judge granting asylum.
3. A refugee admitted to the United States under Section 207 of the INA. Evidence includes: []
- INS Form I-94 annotated with stamp showing admission under Section 207 of the INA;
 - INS Form I-688B (Employment Authorization Card) annotated "274a.12(a)(3)";
 - INS Form I-766 (Employment Authorization Document) annotated "A3"; or
 - INS Form I-571 (Refugee Travel Document).
4. An alien whose deportation is being withheld under Section 243(h) of the INA (as in effect immediately prior to September 30, 1996) or Section 241(b)(3) of such Act (as amended by Section 305(a) of Division C of Public Law 104-208). Evidence includes: []
- INS Form I-688B (Employment Authorization Card) annotated "274a.12(a)(10)";
 - INS Form I-766 (Employment Authorization Document) annotated "A10"; or
 - Order from an immigration judge showing deportation withheld under Section 243(h) of the INA as in effect prior to April 1, 1997, or removal withheld under Section 241(b)(3) of the INA.
5. An alien who is granted conditional entry under Section 203(a)(7) of the INA as in effect prior to April 1, 1980. Evidence includes: []
- INS Form I-94 with stamp showing admission under Section 203(a)(7) of the INA;
 - INS Form I-688B (Employment Authorization Card) annotated "274a.12(a)(3)"; or
 - INS Form I-766 (Employment Authorization Document) annotated "A3".
6. An alien who is a Cuban or Haitian entrant (as defined in Section 501(e) of the Refugee Education Assistance Act of 1980). Evidence includes: []
- INS Form I-551 (Alien Registration Receipt Card, commonly known as a "green card") with the code CU6, CU7, or CH6;
 - Unexpired temporary I-551 stamp in foreign passport or on INS

- Form I-94 with the code CU6 or CU7; or
- INS Form I-94 with stamp showing parole as "Cuban/Haitian Entrant" under Section 212(d)(5) of the INA.

7. An alien paroled into the United States for at least one year under Section 212(d)(5) of the INA. Evidence includes: []
- INS Form I-94 with stamp showing admission for at least one year under Section 212(d)(5) of the INA.
(Applicant cannot aggregate periods of admission for less than one year to meet the one-year requirement.)
8. An alien paroled into the United States for less than one year under Section 212(d)(5) of the INA. (Evidence includes INS Form I-94 showing this status.) []
9. An alien not in status categories 1 through 8 who has been admitted to the United States for a limited period of time (a non-immigrant). Non-immigrants are persons who have temporary status for a specific purpose. (Evidence includes INS Form I-94 showing this status.) []

SECTION C: DECLARATION FOR BATTERED ALIENS

IMPORTANT: Complete this section if the applicant, the applicant's child or the applicant child's parent has been battered or subjected to extreme cruelty in the United States.

1. Has the INS or the EOIR granted a petition or application filed by or on behalf of the applicant, the applicant's child, or the applicant's child's parent under the INA or found that a pending petition sets forth a prima facie case? Evidence includes one of the documents on List B (attached hereto). []
2. Has the applicant, the applicant's child, or the applicant child's parent been battered or subjected to extreme cruelty in the United States by a spouse or parent, or by a spouse's or parent's family member living in the same house (where the spouse or parent consented to, or acquiesced in the battery or cruelty)? []

SECTION D:

I DECLARE UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF CALIFORNIA THAT THE ANSWERS I HAVE GIVEN ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE.

Applicant's Signature: _____ Date: _____

Signature of Person
Acting For Applicant: _____ Date: _____

LIST A

A person who is a citizen or national of the United States.

A. Primary Evidence

- A birth certificate showing birth in one of the 50 States, the District of Columbia, Puerto Rico (on or after January 13, 1941), Guam, the U.S. Virgin Islands (on or after January 17, 1917), American Samoa, Swain's Island or the Northern Mariana Islands, unless the person was born to foreign diplomats residing in the U.S.

Note: If the document shows that the individual was born in Puerto Rico, the U.S. Virgin Islands or the Northern Mariana Islands before these areas became part of the U.S., the individual may be a collectively naturalized citizen--see Paragraph C below.

- United States passport (except limited passports, which are issued for periods of less than five years);
- Report of birth abroad of a U.S. citizen (FS-240) (issued by the Department of State to U.S. citizens);
- Certificate of birth (FS-545) (issued by a foreign service post) or Certification of Report of Birth (DS-1350) (issued by the Department of State), copies of which are available from the Department of State;
- Certificate of Naturalization (N-550 or N-570) (issued by INS through a Federal or State court, or through administrative naturalization after December 1990 to individuals who are individually naturalized: The N-570 is a replacement certificate issued when the N-550 has been lost or mutilated or the individual's name has been changed);
- Certificate of Citizenship (N-560 or N-561) (issued by the INS to individuals who derive U.S. citizenship through a parent; the N-561 is a replacement certificate issued when the N-560 has been lost or mutilated or the individual's name has been changed);
- United States Citizen Identification Card (I-197) (issued by the INS until April 7, 1983 to U.S. citizens living near the Canadian or Mexican border who needed it for frequent border crossings) (formerly Form I-179, last issued in February 1974);
- Northern Mariana Identification Card (issued by the INS to a collectively naturalized citizen of the U.S. who was born in the Northern Mariana Islands before November 3, 1986);
- Statement provided by a U.S. consular officer certifying that the individual is a U.S. citizen (this is given to an individual born outside the U.S. who derives citizenship through a parent but does not have an FS-240, FS-545 or DS-1350); or
- American Indian Card with a classification code "KIC" and a statement on the back (identifying U.S. citizen members of the Texas Band of Kickapoos living near the U.S./Mexican border).

B. Secondary Evidence

If the applicant cannot present one of the documents listed in A above, the following may be relied upon to establish U.S. citizenship or nationality:

- Religious record recorded in one of the 50 States, the District of Columbia, Puerto Rico (on or after January 13, 1941), Guam, the U.S. Virgin Islands (on or after January 17, 1917), American Samoa, Swain's Island or the Northern Mariana Islands (unless the person was born to foreign diplomats residing in such a jurisdiction) within three months after birth showing that the birth occurred in such jurisdiction and the date of birth or the individual's age at the time the record was made;
- Evidence of civil service employment by the U.S. government before June 1, 1976;
- Early school records (preferably from the first school) showing the date of admission to the school, the child's date and place of birth, and the name(s) and place(s) of birth of the parent(s);
- Census record showing name, U.S. citizenship or a U.S. place of birth, and date of birth or age of applicant;
- Adoption Finalization Papers showing the child's name and place of birth in one of the 50 States, the District of Columbia, Puerto Rico (on or after January 13, 1941), Guam, the U.S. Virgin Islands (on or after January 17, 1917), American Samoa, Swain's Island or the Northern Mariana Islands (unless the person was born to foreign diplomats residing in such a jurisdiction) or, where adoption is not finalized and the State or other jurisdiction listed above in which the child was born will not release a birth certificate prior to final adoption, a statement from a state-approved adoption agency showing the child's name and place of birth in one of such jurisdictions (NOTE: the source of the information must be an original birth certificate and must be indicated in the statement); or
- Any other document that establishes a U.S. place of birth or in some way indicates U.S. citizenship (e.g., a contemporaneous hospital record of birth in that hospital in one of the 50 States, the District of Columbia, Puerto Rico (on or after January 13, 1941), Guam, the U.S. Virgin Islands (on or after January 17, 1917), American Samoa, Swain's Island or the Northern Mariana Islands (unless the person was born to foreign diplomats residing in such a jurisdiction)).

C. Collective Naturalization

If the applicant cannot present one of the documents listed in A or B above, the following may be relied upon to establish U.S. citizenship for collectively naturalized individuals:

Puerto Rico:

- Evidence of birth in Puerto Rico on or after April 11, 1899 and the applicant's statement that he or she was residing in the U.S., a U.S. possession or Puerto Rico on January 13, 1941; or
- Evidence that the applicant was a Puerto Rican citizen and the applicant's statement that he

or she was residing in Puerto Rico on March 1, 1917 and that he or she did not take an oath of allegiance to Spain.

U.S. Virgin Islands:

- Evidence of birth in the U.S. Virgin Islands, and the applicant's statement of residence in the U.S., a U.S. possession or the U.S. Virgin Islands on February 25, 1927;
- The applicant's statement indicating residence in the U.S. Virgin Islands as a Danish citizen on January 17, 1917 and residence in the U.S., a U.S. possession or the U.S. Virgin Islands on February 25, 1927, and that he or she did not make a declaration to maintain Danish citizenship; or
- Evidence of birth in the U.S. Virgin Islands and the applicant's statement indicating residence in the U.S., a U.S. possession or territory or the Canal Zone on June 28, 1932.

Northern Mariana Islands (NMI) (formerly part of the Trust Territory of the Pacific Islands (TTPI);

- Evidence of birth in the NMI, TTPI citizenship and residence in the NMI, the U.S., or a U.S. territory or possession on November 3, 1986 (NMI local time) and the applicant's statement that he or she did not owe allegiance to a foreign state on November 4, 1986 (NMI local time);
- Evidence of TTPI citizenship, continuous residence in the NMI since before November 3, 1981 (NMI local time), voter registration prior to January 1, 1975 and the applicant's statement that he or she did not owe allegiance to a foreign state on November 4, 1986 (NMI local time); or
- Evidence of continuous domicile in the NMI since before January 1, 1974 and the applicant's statement that he or she did not owe allegiance to a foreign state on November 4, 1986 (NMI local time). Note: If a person entered the NMI as a nonimmigrant and lived in the NMI since January 1, 1974, this does not constitute continuous domicile and the individual is not a U.S. citizen.

D. Derivative Citizenship

If the applicant cannot present one of the documents listed in A or B above, the following may be relied upon for a determination of derivative U.S. citizenship:

Applicant born abroad to two U.S. citizen parents:

- Evidence of the U.S. citizenship of the parents and the relationship of the applicant to the parents, and evidence that at least one parent residing in the U.S. or an outlying possession prior to the applicant's birth.

Applicant born abroad to a U.S. citizen parent and a U.S. non-citizen parent:

- Evidence that one parent is a U.S. citizen and that the other is a U.S. non-citizen national, evidence of the relationship of the applicant to the U.S. citizen parent and evidence that the U.S. citizen parent resided in the U.S., a U.S. possession, American Samoa or Swain's Island

for a period of at least one year prior to the applicant's birth.

Applicant born out of wedlock abroad to a U.S. citizen mother:

- Evidence of the U.S. citizenship of the mother, evidence of the relationship to the applicant and, for births on or before December 24, 1952, evidence that the mother resided in the U.S. prior to the applicant's birth or, for births after December 24, 1952, evidence that the mother had resided, prior to the child's birth in the U.S. or a U.S. possession for a period of one year.

Applicant born in the Canal Zone or the Republic of Panama:

- A birth certificate showing birth in the Canal Zone on or after February 26, 1904 and before October 1, 1979 and evidence that one parent was a U.S. citizen at the time of the applicant's birth; or
- A birth certificate showing birth in the Republic of Panama on or after February 26, 1904 and before October 1, 1979 and evidence that at least one parent was a U.S. citizen and employed by the U.S. government or the Panama Railroad Company or its successor in title.

All other situations where an applicant claims to have a U.S. citizen parent and an alien parent, or claims to fall within one of the above categories but is unable to present the listed documentation:

- If the applicant is in the U.S., he or she may contact the local INS office for determination of U.S. citizenship;
- If the applicant is outside the U.S., he or she may contact the State Department for a U.S. citizenship determination.

E. Adoption of Foreign-Born Child by U.S. Citizen

- If the birth certificate shows a foreign place of birth and the applicant cannot be determined to be a naturalized citizen under any of the above criteria, other evidence of U.S. citizenship may be obtained;
- Since foreign-born adopted children do not automatically acquire U.S. citizenship by virtue of adoption by U.S. citizens, the applicant may contact the local INS district office for a determination of U.S. citizenship if the applicant provides no evidence of U.S. citizenship.

F. U.S. Citizenship by Marriage

A woman acquired U.S. citizenship through marriage to a U.S. citizen before September 22, 1922. Evidence of U.S. citizenship of the husband, and evidence showing the marriage occurred before September 22, 1922.

Note: If the husband was an alien at the time of the marriage, and became naturalized before September 22, 1922, the wife also acquired naturalized citizenship. If the marriage terminated, the wife maintained her U.S. citizenship if she was residing in the U.S. at that time and continued to reside in the U.S.

LIST B

A. Documentation Evidencing an Approved Petition or Application

- INS Form I-551 ("Resident Alien Card" or "Alien Registration Receipt Card" commonly known as a "green card") with one of the following INS class of admission ("COA") codes printed on the front of a white card or the back of a pink card; AR1, AR6, C20 through C29, CF1, CF2, CR1, CR2, CR6, CR7, CX1 through CX3, CX6 through CX8, F20 through F29, FX1 through FX3, FX6 through FX8, IF1, IF2, IR1 through IR4, IR6 through IR9, IW1, IW2, IW6, IW7, MR6, MR7, P21 through P23, or P26 through P28.

If an alien claiming approved status presents a code different than those enumerated, or if the class of admission from the I-551 stamp cannot be determined, INS Form G-845, and G-845 Supplement (mark item six on the Supplement) along with a copy of the document(s) presented may be filed with the local INS office in order to determine whether the applicant gained his or her status because he or she was the spouse, widow, or child of a U.S. citizen or the spouse, child, or unmarried son or daughter of an LPR (lawful permanent resident).

- INS Form I-551 with one of the following COA codes stamped on the lower left side of the back of a pink card: IB1 through IB3, IB6 through IB8, B11, B12, B16, B17, B20 through B29, B31 through B33, B36 through B38, BX1 through BX3, or BX6 through BX8.
- INS Form I-551 with COA code Z13.
- Unexpired Temporary I-551 stamp in foreign passport or on INS Form I-94 with one of the COA codes specified in the Subsections (1)-(3), above.
- INS Form I-797 indicating approval of an INS I-130 petition (only I-130 petitions describing the following relationships may be accepted: husbands or wives of U.S. citizens or LPRs, unmarried children under 21 years old of U.S. citizens or LPRs, or unmarried children 21 or older of LPRs), or approval of an I-360 petition (only I-360 approvals based on status as a widow/widower of a U.S. citizen or as a self-petitioning spouse or child of an abusive U.S. citizen or LPR may be accepted).
- A final order of an Immigration Judge or the Board of Immigration Appeals granting suspension of deportation under Section 244(a)(3) of the INA as in effect prior to April 1, 1997, or cancellation of removal under Section 240A(b)(2) of the INA.

B. Documentation Demonstrating that the Applicant has Established a Prima Facie Case

- INS Form I-797 indicating that the applicant has established a prima facie case; or
- An immigration court or Board of Immigration Appeals order indicating that the applicant has established a prima facie case for suspension of deportation under INA Section 244(a)(3) as in effect prior to April 1, 1997, or cancellation of removal under Section 240A(b)(2) of the INA.

C. Documentation indicating that the Applicant has Filed a Petition or that a Petition has been Filed on the Applicant's Behalf, as Applicable, but with no Evidence of Approval of the Petition or Establishment of a Prima Facie Case

Based on the documentation, the filing date of the petition may be determined and the following actions may be taken:

- Applicants with petitions filed before June 7, 1997 should have an INS Form I-797 indicating filing of the I-360 petition by "self-petitioning spouse [or child] of abusive U.S.C. or LPR," a file-stamped copy of the petition, or another document demonstrating filing (including a cash register or computer-generated receipt indicating filing of Form I-360).
 - Applicants with petitions filed after June 7, 1997 should have an INS Form I-797 indicating filing of the I-360 petition.
- D. Documentation Indicating that the Applicant has filed a Petition or that a Petition was filed on His or Her Behalf, as Applicable

The following must indicate that the applicant is the widow/widower of a U.S. citizen, the husband or wife of a U.S. citizen or LPR, the unmarried child under age 21 of a U.S. citizen or LPR, or the unmarried child age 21 or older of an LPR):

- For aliens on whose behalf a petition has been filed: INS Form I-797 indicating filing of an INS I-130 petition, a file-stamped copy of the petition, or another document demonstrating filing (including a cash register or computer-generated receipt indicating filing of Form I-130).
 - For self-petitioning widows or widowers: a file-stamped copy of the INS I-360 petition, or another document demonstrating filing (including a cash register or computer-generated receipt indicating filing of Form I-360).
- E. Documentation Indicating that the INS has Initiated Deportation or Removal Proceedings in which Relief may be Available
- an "Order to Show Cause";
 - a "Notice to Appear"; or
 - a "Notice of Hearing in Deportation Proceedings."
- F. Minimal or no Documentation Regarding the Claimed Filing

If the applicant has some documentation, but it is insufficient to demonstrate filing, establishment of prima facie case or approval of a petition, the INS Request Form on agency letterhead, as well as a copy of any document(s) provided by the applicant, may be faxed to the INS Vermont Service Center in order to determine the applicant's status. If the applicant has no documentation, but is certain that a petition has been filed by his or her spouse or parent, the INS Request Form may be faxed to the INS Vermont Service Center.

STATE OF CALIFORNIA
DEPARTMENT OF CORPORATIONS

EXHIBIT E

**LICENSEE AUTHORIZATION FOR DISCLOSURE OF
FINANCIAL RECORDS**

Pursuant to Financial Code Section 23024 and Government Code Section 7473, any financial institution, wherever situated, possessing financial records of

(Name of Company as appears on Application)

Licensed under the **CALIFORNIA DEFERRED DEPOSIT TRANSACTION LAW**

is hereby authorized to disclose to the California Department of Corporations records of the above-named business licensed under the above-described Act, whether such records relate to accounts which have been closed, accounts which are currently maintained, or accounts which are hereafter established.

This authorization is effective as of the date of execution and shall remain effective until two years after the expiration or revocation of the above-named business licensed under the above-described Act, including renewals of such license.

This authorization may not be revoked.

The terms used in this authorization shall have the definitions contained in the California Right to Financial Privacy Act (Government Code Section 7460 et seq.), and the California Deferred Deposit Transaction Law (Financial Code Section 23000 et seq.).

The above-named licensee has duly caused this authorization to be signed on its behalf by the undersigned, thereunto duly authorized.

Executed on _____ at _____
(Provide date and city where executed)

(Name of Licensee)

By

(Signature)

(Title)

STATE OF CALIFORNIA

DEPARTMENT OF CORPORATIONS

***INSTRUCTIONS FOR LICENSEE AUTHORIZATION
FOR DISCLOSURE OF FINANCIAL RECORDS FORM***

On the reverse side is a Licensee Authorization for Disclosure of Financial Records form. The Commissioner of Corporations is authorized to require such authorization from licensees and other persons pursuant to the authority cited in Financial Code Section 23024.

The form must be properly executed and submitted prior to the issuance of a license, qualification, registration, or other authority, and as a condition therefor.

All information required on the form, except the signature of the person executing the form, is to be typewritten.

If additional authorization forms are needed, they may be obtained from any office of the Department of Corporations, or an accurate copy of the form may be used by applicant.

**STATE OF CALIFORNIA
TO THE COMMISSIONER OF CORPORATIONS OF
THE STATE OF CALIFORNIA**

CONSENT TO SERVICE OF PROCESS

EXHIBITS H AND J

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, _____ (a corporation, partnership or limited liability company organized under the laws of the State of _____), (an individual), (other _____) hereby irrevocably appoints the Commissioner of Corporations of the State of California, or the Commissioner's successor in office, to be the undersigned's attorney to receive service of any lawful process in any noncriminal suit, action or proceeding against the undersigned, or the undersigned's successor, executor, or administrator which arises under the California Deferred Deposit Transaction Law or any rule or order thereunder after this consent has been filed, with the same force and validity as if served personally on the undersigned.

For the purpose of compliance with the California Deferred Deposit Transaction Law, notice of the service and a copy of the process should be sent by registered or certified mail to the undersigned at the following address:

(Name and Address)

Dated: _____

By: _____

Title: _____

ACKNOWLEDGEMENT

STATE OF _____)
COUNTY OF _____)

On _____ before me, (here insert name and title of the officer), personally appeared _____ personally known to me (or provided to me on the basis of satisfactory evidence) to be the person(s) who/whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument are the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature _____ (Seal)

Any certificate of acknowledgement taken in another place shall be sufficient in this state if it is taken in accordance with the laws of the place where the acknowledgement is made.

EXHIBITS H and J

**STATE OF CALIFORNIA
DEPARTMENT OF CORPORATIONS**

EXHIBIT K

**DECLARATION REGARDING LAW & RULES
CALIFORNIA DEFERRED DEPOSIT TRANSACTION LICENSE**

In the matter of the Application for a License under the California Deferred Deposit Transaction Law, I, the undersigned, authorized to act on behalf of the applicant, declare that the following statements are true and correct:

I (we) have obtained and read copies of the California Deferred Deposit Transaction Law (Division 10 of the California Financial Code) and the Rules (Chapter 3, Title 10, California Code of Regulations) and am familiar with their content; and,

I (we) agree to comply with all of the provision of the California Deferred Deposit Transaction Law, including any rules or orders of the Commissioner of Corporations.

Additionally, by signing this declaration as provided for on the Execution Page, the applicant hereby agrees (or attests) or declares their understanding of the following items listed below:

1. That the applicant will submit to periodic examinations by the Commissioner of Corporations as required by the California Deferred Deposit Transaction Law.
2. That the applicant will keep and maintain all records for 2 years following the last entry on a deferred deposit transaction and will enable an examiner to review the record keeping and reconcile each consumer deferred deposit transaction with documentation maintained in the consumer's file records.
3. That the applicant understands the examination process involving the reconciliation of records will be facilitated if the applicant maintains, at a minimum, a ledger or listing of the following current and updated information for each deferred deposit transaction (as specified in Financial Code Section 23035): customer's name and address, account number, check number, amount provided, fee, amount of check, corresponding annual percentage rate (e.g. 14-day or 30-day), and the deferred due date.
4. That the applicant will maintain a file of all advertising for a period of 90 days from the date of its use, which will be available to the Commissioner of Corporations upon request.
5. That the applicant will file with the Commissioner of Corporations an amendment to this application prior to any material change in the information contained in the application for licensure, including, without limitation, the plan of operation.
6. That the applicant will file with the Commissioner of Corporations any report required by the Commissioner.
7. That the applicant hereby attests that the applicant (including officers, directors and principals) has not engaged in conduct that would be cause for denial of a license. Only one declaration required for each applicant.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Executed on _____ at _____
(date) (place)

(Signature)

(Print name and title)

**STATE OF CALIFORNIA
DEPARTMENT OF CORPORATIONS**

EXHIBIT L

**DECLARATION PURSUANT TO
FINANCIAL CODE SECTION 23037(i) OF THE
CALIFORNIA DEFERRED DEPOSIT TRANSACTION LAW**

In the matter of the Application for a License under the California Deferred Deposit Transaction Law, I, the undersigned, authorized to act on behalf of the applicant, declare that the following statements are true and correct:

1. The applicant will comply with all federal and state laws and regulations (including Division 10, commencing with Section 23000, of the Financial Code), if it offers, arranges, acts as an agent for, or assists a deferred deposit originator in the making of a deferred deposit transaction. (Financial Code Section 23037(i).)

2. The applicant will comply with all of the requirements of the exception specified in paragraphs (1) and (2) of subdivision (i) of Financial Code Section 23037, if it offers, arranges, acts as an agent for, or assists a state or federally chartered bank, thrift, savings association, or industrial loan company, in the making of a deferred deposit transaction. (Financial Code Section 23037(i)(1)(2).)

Will applicant engage in activities with a financial institution as described in number 2 above?

Yes [] No []

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct to the best of my knowledge.

Executed on _____ at _____
(Date) (City and State)

(Signature) (Print name and title)



State Of California
Business, Transportation And Housing Agency
DEPARTMENT OF CORPORATIONS
California's Investment and Financing Authority

www.corp.ca.gov

Gray Davis
Governor

Demetrios A. Boutris
California Corporations Commissioner

DATE: March 18, 2003

RELEASE No. 2-G (Revised)

**PRIVACY PROTECTION FOR PERSONAL INFORMATION
INCLUDING SOCIAL SECURITY NUMBERS**

Superseding previous versions of Release 2-G concerning disclosure of social security numbers, this release provides the privacy policy of the Department of Corporations ("Department").

Government Code Section 11019.9 requires the Department to maintain a privacy policy, as specified, adhering to the Information Practices Act of 1977 (Title 1.8 (commencing with Section 1798) of Part 4 of Division 3 of the Civil Code).

In accordance with Government Code 11019.9, a copy of the Department's Notice of Privacy Policy is attached to this release.

This Notice of Privacy Policy sets forth the Department's internal guidelines for protecting the privacy of personal information, including social security numbers, submitted to the Department.

Questions concerning this document can be directed to the Department's Office of Law and Legislation at (916) 322-3553.

DEMETRIOS A. BOUTRIS
California Corporations Commissioner

By _____
TIMOTHY L. Le BAS
Deputy Commissioner and General Counsel
Office of Law and Legislation
(916) 322-3553

DEPARTMENT OF CORPORATIONS
California's Investment and Financing Authority**NOTICE OF PRIVACY POLICY AS REQUIRED BY
GOVERNMENT CODE SECTION 11019.9**

The California Department of Corporations ("Department"), California's Investment and Financing Authority, is committed to providing businesses and the public with a financial services marketplace that is transparent, cost-effective, and efficient. At the same time, the Department is committed to protecting the privacy rights of individuals pursuant to the California Constitution, the California Information Practices Act of 1977 (Civil Code Section 1798, et seq.), the Federal Privacy Act of 1974 (5 U.S.C.S. 552a), and other applicable state and federal laws pertaining to information privacy.

As required by **Government Code Section 11019.9**, the Department adheres to the following statutory and internal principles for protecting the privacy of personal information:

(a) Personally identifiable information is only obtained through lawful means.

The Corporations Code¹ and the Financial Code² authorize the Department to gather and maintain information regarding: persons filing documents with the Department (e.g., applications for licenses); or persons associated with an applicant or licensee (e.g., officer or director of an applicant for licensure); or persons involved in other matters brought before the Department (e.g., examinations, investigations or court actions to enforce the law). Unless otherwise specified, submission of personal information is required to enable the Department to perform its responsibilities under the law. For example, the Department needs an applicant's name, address and telephone number, among other things, to properly identify a person before issuing a license. On its Internet sites, the Department obtains information only from those who provide it voluntarily through e-mail, forms, surveys, or other documents.

With one exception, discussed below, the Department has elected to treat disclosures of social security numbers as voluntary when solicited on any form or other document received under its laws and programs. Individual social security numbers furnished to the Department will become a part of the Department's records related to the individual, if the individual is an applicant for a license or associated with the entity regulated by the Department. Individual social security numbers will be held confidential pursuant to Government Code Section 6254(d)(4), a provision of the California Public Records Act.

Pursuant to Family Code Section 17520(d), persons applying for issuance or renewal of any license

¹ See, e.g., Corporations Code Sections 25211, 25231, 25531, 25610, 28102, 31111, 31401 and 31502.

² See, e.g., Financial Code Sections 12201, 12204, 12216, 12220, 12300, 17201, 17209, 17209.1, 17213.5, 17400, 22101, 22102, 23005, 23008, 23010, 23015, 30200 and 50130.

or other authorization to engage in a business, occupation, or profession under any of the laws administered by the Department, must provide their social security numbers to the Department. The Department uses this information to match their names to the names on the list provided by the Department of Child Support Services, and to respond to requests for information made by child support agencies.

(b) The purposes for which personally identifiable data are collected are specified at or prior to the time of collection, and any subsequent use is limited to the fulfillment of purposes not inconsistent with those purposes previously specified.

The Department collects only personal information relevant and necessary to accomplish a lawful purpose of the Department. For instance, the Department may use personal information provided by an individual to investigate that individual's background and qualifications prior to issuing a license. Notices required by the Information Practices Act (Civil Code Section 1798.17) are also made available at or prior to the receipt of applications.

Regarding social security numbers, the Department may use disclosed individual numbers to conduct a background investigation of the individual by the California Department of Justice or by other federal, state or local law enforcement agencies. The social security number may also be used to respond to requests for this number made by child support agencies, as discussed above.

(c) Personal data shall not be disclosed, made available, or otherwise used for purposes other than those specified, except with the consent of the subject of the data, or as authorized by law or regulation.

Under the Information Practices Act, personal information may be disclosed to others under certain circumstances. For example, this information may be disclosed to another agency where the transfer is necessary for the transferee agency to perform its constitutional or statutory duties; or to law enforcement agencies; or to other governmental entities if the disclosure is required or permitted under state or federal law. (See, e.g., Civil Code Section 1798.24.)

The California Public Records Act requires disclosure of public records that are subject to public inspection and are not deemed confidential. (See Government Code Section 6250, et seq., and Title 10, California Code of Regulations, Section 250.9, et seq.) Prior to disclosing any personal information under this law, the Department determines whether the information should be disclosed or maintained in confidence.

Consistent with the foregoing, if individual social security numbers are contained in a licensee's public record of the Department, the Department (upon a request for public inspection of the records) records these numbers in the confidential portion of the licensing file, and blocks out the numbers prior to allowing public inspection of the record.

(d) Personal data collected is relevant to the purpose for which it is collected.

The Department uses personal information collected or maintained in the course of the Department's business only for the intended purpose for which it was collected, and for purposes consistent with (and necessary to carry out) the original purpose.

(e) The general means by which personal data is protected against loss, unauthorized access, use, modification, or disclosure shall be posted, unless that disclosure of general means would compromise legitimate state department or state agency objectives or law enforcement

purposes.

The Department takes reasonable precautions to protect the personal information of individuals collected or maintained by the Department against loss, unauthorized access, and illegal use or disclosure. Personal information is stored in secure locations. Department staff is updated on internal procedures for the release of information, and access to personal information is limited to those staff whose work requires it. This privacy policy is posted on the Department's website at www.corp.ca.gov.

(f) The Department has designated a position responsible for this privacy policy.

For further information concerning these internal policies and procedures, contact the Department's Office of Law and Legislation at (916) 322-3553.

DEPARTMENT OF CORPORATIONS
California's Investment and Financing Authority



NOTICES REQUIRED UNDER STATE AND FEDERAL LAW

I. INFORMATION PRACTICES ACT OF 1977
(California Civil Code Section 1798.17)

(a) The Department of Corporations of the State of California, is requesting the information specified in the application for registration, qualification, a certificate or a license.

(b) The Deputy Commissioner, Office of Management and Budget, 1515 K Street, Suite 200, Sacramento, California, 95814, telephone (916) 445-5541, is responsible for the system of records and shall, upon request, inform individuals regarding the location of the Department of Corporations' records and the categories of persons who use the information in the records.

(c) The records are maintained pursuant to one or more of the following laws: the Corporate Securities Law of 1968 (Corporations Code Section 25000, et seq.); the Capital Access Company Law (Corporations Code Section 28000, et seq.); the Bucket Shop Law (Corporations Code Section 29000, et seq.); the California Commodity Law of 1990 (Corporations Code Section 29500, et seq.); the Franchise Investment Law (Corporations Code Section 31000, et seq.); the Check Sellers, Bill Payers and Proraters Law (Financial Code Section 12000, et seq.); the California Deferred Deposit Transaction Law (Financial Code Section 23000, et seq.); the Escrow Law (Financial Code Section 17000, et seq.); the California Finance Lenders Law (Financial Code Section 22000, et seq.); the Securities Depository Law (Financial Code Section 30000, et seq.); and the California Residential Mortgage Lending Act (Financial Code Section 50000, et seq.).

(d) The submission of all items of information is mandatory unless otherwise noted. Section 17520 of the Family Code requires the Department of Corporations to collect social security numbers from all applicants. The Privacy Act of 1974 prohibits a state agency from denying an individual any right, benefit or privilege provided by law because of the individual's refusal to disclose the individual's social security account number.

(e) Failure to provide all or any part of the information requested may preclude the Department of Corporations from approving the application.

(f) The principal purposes within the Department of Corporations for which the information is to be used are to determine whether (1) a license, qualification, registration, certificate or other authority should be accepted, granted, approved, denied, revoked or limited in any way; (2) business entities or individuals licensed or otherwise regulated by the Department of Corporations are conducting themselves in accordance with applicable laws; and/or (3) laws administered by the Department of Corporations are being or have been violated and whether

administrative action, civil action, or referral to appropriate federal, state or local law enforcement or regulatory agencies, or to a self-regulatory organization, as authorized by law, is appropriate.

(g) Any known or foreseeable disclosures of the information pursuant to subdivision (e) or (f) of Civil Code Section 1798.24 may include transfers to other federal, state, or local law enforcement or regulatory agencies, or to a self-regulatory organization, as authorized by law.

(h) Subject to certain exceptions or exemptions, the Information Practices Act grants an individual a right of access to personal information concerning the requesting individual that is maintained by the Department of Corporations.

II. FEDERAL PRIVACY ACT OF 1974 (Public Law 93-579)

In accordance with Section 7 of the Privacy Act of 1974 (found at 5 U.S.C. § 552a note (Disclosure of Social Security Number)), the following is information on whether the disclosure of a social security account number is voluntary or mandatory, by what statutory or other authority such number is solicited, and what uses will be made of it.

(1) Section 17520 of the Family Code requires the Department of Corporations to collect social security numbers from all applicants. The Privacy Act of 1974 prohibits a state agency from denying an individual any right, benefit or privilege provided by law because of the individual's refusal to disclose the individual's social security account number.

(2) A social security account number is solicited pursuant to one or more of the following authorities: the Corporate Securities Law of 1968 (Corporations Code Section 25000, et seq.); the Capital Access Company Law (Corporations Code Section 28000, et seq.); the Bucket Shop Law (Corporations Code Section 29000, et seq.); the California Commodity Law of 1990 (Corporations Code Section 29500, et seq.); the Franchise Investment Law (Corporations Code Section 31000, et seq.); the Check Sellers, Bill Payers and Proraters Law (Financial Code Section 12000, et seq.); the Escrow Law (Financial Code Section 17000, et seq.); the California Finance Lenders Law (Financial Code Section 22000, et seq.); the California Deferred Deposit Transaction Law (Financial Code Section 23000, et seq.); the Securities Depository Law (Financial Code Section 30000, et seq.); the California Residential Mortgage Lending Act (Financial Code Section 50000, et seq.); and the regulations adopted thereunder, as well as Section 17520 of the Family Code.

(3) For all persons disclosing a social security account number, the number may be used, in addition to other information provided, to conduct a background investigation of the individual by the Department of Justice's Identification and Information Branch or by other federal, state or local law enforcement agencies, or a self-regulatory organization, as authorized by law. The social security number may also be used to respond to requests for this number made by child support agencies.

III. THE PERMIT REFORM ACT OF 1981 (Government Code Section 15378(b))

The Department of Corporations has established time periods for processing an application from the receipt of the initial application to the final application decision. An applicant may appeal directly to the Business, Transportation & Housing Agency for a timely resolution of any dispute arising from a violation of the time periods. Information regarding the appeal process may be found in Title 21, Chapter 6 of the California Code of Regulations, entitled Regulations Relating to Appeals Under the Permit Reform Act of 1981.

(Department of Corporations Use Only)

DEPARTMENT OF CORPORATIONS

Fee Paid \$ _____

File No. _____

Receipt No. _____

**STATE OF CALIFORNIA
DEPARTMENT OF CORPORATIONS**

**“SHORT FORM APPLICATION”
FOR A LICENSE UNDER THE
CALIFORNIA DEFERRED DEPOSIT TRANSACTION LAW
(LICENSEE CURRENTLY HAVING ONE OR MORE LICENSED LOCATIONS)**

This application **must be accompanied** by a fee of \$300 which includes an application fee of \$200, and an investigation fee of \$100, both of which are **non-refundable**. (Financial Code Section 23006.) The application (together with the fees payable to the Department of Corporations) must be filed only in the Los Angeles office of the Department of Corporations, located at 320 West 4th Street, Suite 750, Los Angeles, CA 90013-2344.

1. Name of applicant: _____

Fictitious Business Name: _____

(If the applicant will be doing business under a fictitious business name that has not been previously provided to the Department, provide a copy of the Certificate of Filing and Proof of Publication, **both of which bear the County Clerk's filing stamp**. Refer to Section 17000 of the Business and Professions Code for the requirements of filing this statement. (Financial Code Section 23023).)

2. Applicant's licensed place of business will be located at (Financial Code Section 23020):

(Number and Street) (City) (State) (Zip)

(Telephone number) (Fax number)

Provide the following additional information for any mobile unit location:

(Manufacturer) (Model) (Year) (Color) (Vehicle ID No. (VIN))

(License Plate No.) (Applicant Identifier (if any))

Proposed area in which the mobile unit will operate: _____

3. The **FULL** first, middle (if no middle name, so indicate) and last name of the individual in charge of this location.

*

 (Last Name) (First Name) (Middle Name)

(*Furnish a Statement of Identity and Questionnaire, form attached (Financial Code Section 23008), along with a fingerprint card obtained from the Department of Corporations and the cost of fingerprint processing (Financial Code Section 23006). If a Statement of Identity and Questionnaire has already been provided to the Department of Corporations for this individual, there is not need to provide another form. (Financial Code Section 23008.) Check cashers that held a valid permit prior to January 1, 2003 issued pursuant to Civil Code Section 1789.37, that have been making deferred deposits prior to January 1, 2003 and that fingerprint information on file with the California Department of Justice, must provide a Statement of Identity and Questionnaire but do not need to provide new fingerprint cards for persons who already have their cards on file with the Department of Justice. (Financial Code Section 23100.))

4. Please indicate by marking the appropriate box if there has been or will be **ANY CHANGE** in the applicant's plan of business previously submitted to the Department of Corporations.

Yes (please explain) _____

No

5. Please provide license number and address of one other California Deferred Deposit Transaction license held by this applicant.

File # _____ Address _____

6. Please provide the name, address, title, telephone number, and e-mail address (if applicable) of the person to contact regarding this application. The license will also be mailed to this person **unless otherwise instructed**.

Attention: _____
 (Name) (Title) (Telephone Number)

 (Number and Street) (City) (State) (Zip Code)

 (Email Address)

In the event of the issuance of a license, applicant agrees to comply with the requirements of the California Deferred Deposit Transaction Law and rules adopted, and orders issued, by the Commissioner of Corporations, and further agrees that in the event of any change of its officers, directors, or any persons named in this application, that an amendment to the application reflecting such change shall within sixty days from the date of the change, be filed with the Commissioner of Corporations setting forth the change, the effective date of the change, the names of the persons involved in the change, and a statement of the qualifications of each successor person. (Financial Code Sections 23008, 23010.) Applicant acknowledges that the

Short Form Application supplements the information provided in the original application for a license under the California Deferred Deposit Transaction Law. (Financial Code Section 23005(b) & (c).)

WHEREFORE, applicant requests that a license be issued by the Commissioner of Corporations authorizing applicant to engage in business under the California Deferred Deposit Transaction Law within the State of California.

The applicant has duly caused this application to be signed on its behalf by the undersigned, thereunto duly authorized.

The undersigned, on behalf of the applicant, acknowledges that this application and all exhibits thereto which are not designated as confidential are subject to public inspection pursuant to Section 250.9.1, Chapter 3, Title 10, California Code of Regulations. A request for confidentiality of certain documents may be requested pursuant to Section 250.10. If a request for confidential treatment is granted (or denied), the person making such request will be notified in writing.

I declare under penalty of perjury that I have read the foregoing application, including all Exhibits attached thereto, or filed therewith, and know the contents thereof, and that the statements therein are true and correct.

	_____	(Applicant)
Executed at _____	_____	(Signature of Declarant)
Date _____	_____	(Typed Name)
	_____	(Title)

DEPARTMENT OF CORPORATIONS*California's Investment and Financing Authority*

WILLIAM P. WOOD
California Corporations Commissioner
Los Angeles, California

STATE OF CALIFORNIA**DEPARTMENT OF CORPORATIONS****APPLICATION INFORMATION
FOR A LICENSE
DEFERRED DEPOSIT TRANSACTION LAW**

The following is provided as general information to prospective applicants and is not to be construed as and is not an interpretation of the provisions of the California Deferred Deposit Transaction Law (commencing with Section 23000 of the California Financial Code).

DEFINITION OF A "DEFERRED DEPOSIT ORIGINATOR"

In general, a "Deferred Deposit Originator" means any person who offers, originates or makes a deferred deposit transaction. Deferred deposit transaction means a transaction whereby a person defers depositing a customer's personal check until a specific date, pursuant to a written agreement, as provided for in Financial Code Section 23035. Although deferred deposit originators must obtain a license from the Department of Corporations to engage in the business of deferred deposit transactions, the following persons or entities are excluded from the definition of licensee and are therefore not subject to the California Deferred Deposit Transaction Law:

1. A state or federally chartered bank, thrift, savings association, or industrial loan company.
2. A retail seller engaged primarily in the business of selling consumer goods, including consumables, to retail buyers that cashes checks or issues money order for a minimum fee not exceeding \$2 as a service to its customers that is incidental to its main purpose or business.

LICENSE APPLICATIONS

Any person intending to engage in the business of deferred deposit transactions on or after December 31, 2004 (or earlier if the operative date is changed by Executive Order), who held a permit from the Department of Justice prior to January 1, 2003 and made deferred deposit transactions prior to January 1, 2003, must submit a license application to the Department of Corporations with the appropriate fees and pay the initial assessment on or before May 15, 2003. All other persons must submit an application with the appropriate fees and obtain a license from the Department of Corporations prior to engaging in the business of deferred deposit transactions

on or after December 31, 2004 (or earlier if the operative date is changed by Executive Order). A short form application must be submitted for each additional location.

Any persons intending to engage in the business of deferred deposits on or after December 31, 2004 (or earlier if the operative date is changed by Executive Order), who held a check cashing permit from the Department of Justice on or before January 2003 and who fail to submit a license application or pay a license fee on or before May 15, 2003, shall upon the request of the Commissioner and applying for a license, forfeit an additional sum of \$25 for every day or part of a day that the submission or payment is delayed or withheld for each location, in accordance with Financial Code Section 23100(b).

- Application forms and fingerprint cards may be obtained from any office of the Department of Corporations and from the Web site at <http://www.corp.ca.gov/forms/fsdlist.htm#cdctl>.

The office locations are as follows:

320 West 4 th Street, Suite 750	Los Angeles, CA 90013	(213) 576-7500
71 Stevenson Street, Suite 2100	San Francisco, CA 94102	(415) 972-8559
1515 K Street, Suite 200	Sacramento, CA 95814	(916) 445-7205
1350 Front Street, Room 2034	San Diego, CA 92101	(619) 525-4233

- Complete applications for each location seeking a license shall include: appropriate Application for with exhibits, Notice of Application Requirements, application fee of \$200, investigation fee of \$100, fingerprint cards with fees for processing (if applicable), and the initial assessment (if applicable). All of the fees and assessments are **non-refundable**.
- Completed applications and related information should be submitted to the Department's Los Angeles Office at:

Department of Corporations
320 West 4th Street, Suite 750
Los Angeles, CA 90013

Questions regarding the license applications may be directed to the Department of Corporations at 1-866-275-2677 (866-ASK-CORP).

- Under the law an applicant may be licensed as an individual, a corporation, a partnership, a limited liability company, a joint venture, an association, a joint stock company, a trust, an unincorporated organization, a government entity or a political subdivision of a government entity. Once a license has been issued it is **not** transferable or assignable.
- The application shall include evidence of a surety bond in the amount of \$25,000 on a form prescribed by the Commissioner. (The bond has to be in effect prior to the issuance of a license.)
- The application shall include financial statements prepared in accordance with generally accepted accounting principles that indicate a net worth of at least \$25,000.
- The application must include fingerprint cards and the cost of fingerprint card processing for the following persons (those persons that previously filed fingerprint cards with the

Department of Justice for a check casher permit are **not** required to submit fingerprint cards with the application to the Department of Corporations):

- a. The applicant,
- b. The general partners, officers, directors and persons owning or controlling, directly or indirectly, 10% or more of the outstanding equity interests of the applicant; and
- c. Other key persons involved, such as managers/members, trustees, any other officers with direct responsibility for the conduct of applicant's deferred deposit activity, and the persons who will be in charge of the place of business.

GENERAL INFORMATION

Prior to the submission of an application package, each applicant is required to obtain and read the California Deferred Deposit Transaction Law (beginning at Section 23000 of the California Financial Code), which may be obtained from the Official California Legislative Information Web site at <http://www.leginfo.ca.gov>. Regulations under the California Deferred Deposit Transaction Law (beginning at Section 2020 of Chapter 3, Title 10, California Code of Regulations) are available from the Office of Administrative Law at <http://ccr.oal.ca.gov>.

These items may also be available from the following:

West Group
50 California Street, 19th Floor
San Francisco, CA 94111
(800) 888-3600

General Requirements of Licensees

The following are a few of the areas that should be considered prior to filing an application for a California Deferred Deposit Originators license.

- Licensees are subject to periodic regulatory examinations that must be paid for by the licensee.
- Licensees must pay an annual assessment each year.
- Licensees must file an annual report by March 15 of each year commencing on March 15, 2006.
- Licensees are subject to statutory books and record requirements.
- Licensees are responsible for compliance with all applicable laws and regulations.
- Licensee must maintain a surety bond at all times.
- Licensees must maintain a tangible net worth of at least \$25,000 at all times.